

SERFF Tracking Number:	UTAC-125635385	State:	Arkansas
Filing Company:	Great American Life Insurance Company	State Tracking Number:	38879
Company Tracking Number:	AIMS GA2 228		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Long Term Care Article		
Project Name/Number:	/		

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Long Term Care Article

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: UTAC-125635385 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: AIMS GA2 228

Co Status:

Author: Melissa MacLaurin

Date Submitted: 05/05/2008

State Tr Num: 38879

State Status: Filed-Closed

Reviewer(s): Harris Shearer

Disposition Date: 07/23/2008

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/23/2008

State Status Changed: 07/23/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: GREAT AMERICAN® LIFE INSURANCE COMPANY

NAIC# 63312, FEIN# 13-1935920

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

INVITATION TO INQUIRE

NEW FORM NUMBER DESCRIPTION

AIMS GA2 228 BKR 1 Article 1

AIMS GA2 228 BKR 2 Article 2

AIMS GA2 228 BKR 3 Article 3

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AIMS GA2 228 BKR 4 Article 4

AIMS GA2 228 BKR 5 Article 5

AIMS GA2 228 BKR 6 Article 6

TO BE USED WITH APPROVED FORMS

4LTCIP0001-AR Long Term Care Policy

4LTCIE0001-ACC Accelerated Payment of Premium Rider

4LTCIE0001-PDNH Prescription Drug Benefit in a Nursing Home Rider

4LTCIE0001-ENH Enhanced Nursing Home Care Rider

4LTCIE0001-EHHC-AR Enhanced Home Health Care Rider

4LTCIE0001-MHC Monthly Home Care Benefit Rider

4LTCIE0001-FROB Full Restoration of Benefits Rider

4LTCIE0001-JC Joint Coverage Rider

4LTCIE0001-DWP-AR Dual Waiver of Premium Rider

4LTCIE0001-SBIO Simple Benefit Increase Rider

4LTCIE0001-CBIO Compound Benefit Increase Rider

4LTCIE0001-DBIO Delayed to Age 65 Compound Benefit Increase Rider

4LTCIE0001-GPO Guaranteed Purchase Option Rider

4LTCIE0001-FROP Full Return of Premium Benefit Rider

4LTCIE0001-ROP Return of Premium Benefit Rider

4LTCIE0001-GROP Graded Return of Premium Benefit Rider

4LTCIE0001-NFB Nonforfeiture Benefit – Shortened Benefit Period Rider

4LTCIE0001-COIN 80/20 Coinsurance Rider

4LTCIE0001-FSWP Full Survivorship Paid Up Benefit Rider

4LTCIE0001-SWP10 Survivorship Paid Up Benefit Rider

4LTCIE0001-WEP Waiver of Elimination Period for Home Health Care, Adult

Day Care and Monthly Cash Benefit Alternative Rider

4LTCIE0001-SP Single Premium Payment Amendatory Rider

4LTCIE0001-5PAY 5 Year Premium Payment Amendatory Rider

4LTCIE0001-10PAY 10 Year Premium Payment Amendatory Rider

4LTCIE0001-15PAY 15 Year Premium Payment Amendatory Rider

4LTCIE0001-20PAY 20 Year Premium Payment Amendatory Rider

SERFF Tracking Number: *UTAC-125635385* *State:* *Arkansas*
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4LTCIE0001-PU65 Paid Up at Age 65 Premium Payment Amendatory Rider
4LTCID0001-MPD Modal Premium Disclosure
4LTCIO0003-AR Outline of Coverage
4LTCIA0001-F (AR) Full Application
4LTCIA0001-S (AR) Employer/Association Application
4LTCIA0001-CPR Conditional Premium Receipt
4LTCIE0001-OWN Policy Ownership Rider
4LTCIA0001-OWNAPP Supplementary Application for Designation of Policyowner
-Approved for use on 2/14/2006

Dear Sir or Madam,

Enclosed for your review and approval are the above referenced individual long-term care insurance advertisements. These forms are new and do not replace any forms previously approved by your department.

Please be advised that the referenced advertisements will be used to market policy form 4LTCIP0001-AR, which was approved for use on 2/14/06.

If you should have any questions regarding this submission, please feel free to call me toll-free at 1-800-880-2745, extension 8755 or fax me at (512) 451-0357. My email address is mmaclaurin@gafri.com.

Thank you in advance for your consideration.

Sincerely,

Melissa MacLaurin
Compliance Analyst

<i>SERFF Tracking Number:</i>	<i>UTAC-125635385</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Long Term Care Article</i>		
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Company and Contact

Filing Contact Information

Melissa MacLaurin, 11200 Lakeline Blvd Ste 100 Austin, TX 78717	mmaclaurin@gafri.com (512) 807-4794 [Phone]
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Filing Company Information

Great American Life Insurance Company 5508 Parkcrest Drive P.O. Box 26580 Austin, TX 78755-0580 (800) 880-8824 ext. [Phone]	CoCode: 63312 Group Code: 84 Group Name: FEIN Number: 13-1935920 -----	State of Domicile: Ohio Company Type: Insurance Company State ID Number:
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No
Fee Explanation:	\$25.00 PER FORM (25 X 6= 150.00)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$150.00	05/05/2008	20103244

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor (FM)	07/23/2008	07/23/2008

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Disposition

Disposition Date: 07/23/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	COVER LETTER	Filed-Closed	Yes
Form	ARTICLE 1	Filed-Closed	Yes
Form	ARTICLE 2	Filed-Closed	Yes
Form	ARTICLE 3	Filed-Closed	Yes
Form	ARTICLE 4	Filed-Closed	Yes
Form	ARTICLE 5	Filed-Closed	Yes
Form	ARTICLE 6	Filed-Closed	Yes

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Form Schedule

Lead Form Number: AIMS GA2 228 BKR1

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	AIMS GA2 228 BKR1	Advertising	ARTICLE 1	Initial			AIMS GA2 228 BKR1.pdf
Filed-Closed	AIMS GA2 228 BKR2	Advertising	ARTICLE 2	Initial			AIMS GA2 228 BKR2.pdf
Filed-Closed	AIMS GA2 228 BKR3	Advertising	ARTICLE 3	Initial			AIMS GA2 228 BKR3.pdf
Filed-Closed	AIMS GA2 228 BKR4	Advertising	ARTICLE 4	Initial			AIMS GA2 228 BKR4.pdf
Filed-Closed	AIMS GA2 228 BKR5	Advertising	ARTICLE 5	Initial			AIMS GA2 228 BKR5.pdf
Filed-Closed	AIMS GA2 228 BKR6	Advertising	ARTICLE 6	Initial			AIMS GA2 228 BKR6.pdf

LTCi LONG TERM CARE INSURANCE

And Your Part In Making That Decision

What Is Long Term Care?

Long term care is the daily assistance needed when you have a serious illness or disability that lasts a long time and you are not able to care for yourself.

The following is the first in a series of articles that will help you understand long term care insurance and the need to include it in your financial planning.



Agent Name

Agency

Address

Phone

An insurance agent will contact you.

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First, what are the categories of care?

■ Custodial Care

This is the most common type of long term care. Patients needing custodial care require some assistance with daily living activities, but they do not need skilled medical care, and they do not need the services of a doctor or nurse on a daily basis. Often, this type of care is needed for a long period of time and results in a significant expense. Custodial care is often provided in the home.

Common Conditions that Result in the Need for Custodial Care

- Long-lasting injuries from automobile and sporting accidents
- Chronic arthritis
- Osteoporosis
- Alzheimer's and other types of cognitive impairments
- Parkinson's
- Fractured hip
- Multiple Sclerosis
- Results of a stroke

■ Intermediate Care and Skilled Care

These two types of care are provided much less frequently than custodial care, and they are usually provided for a much shorter period of time. Intermediate care and skilled care require the services of skilled medical personnel, including doctors, nurses, or therapists. These types of care may take place in the home, an assisted living facility,* or a nursing home.

Common Conditions that Result in the Need for Intermediate Care or Skilled Care

- Post-surgery care
- Administration of special medications/IV's
- Physical therapy after an injury

Now that we have defined the types of care, our next article will look at your risks of needing long term care.

*In Indiana, Alternate Care Facility.

In our next article, we will look at your risks of needing long term care.

LTCi LONG TERM CARE INSURANCE

And Your Part In Making That Decision

What Are Your Risks of Needing Long Term Care?

Most people insure their homes and their cars, but not the cost of needing long term care – yet this is the risk that is more likely to occur.

The Odds Are 1 out of 2¹

By 2020, 12 million older Americans will need long term care. Most will be cared for at home; family and friends are the sole caregivers for 70% of the elderly. A study by the U.S. Department of Health and Human Services says that people who reach age 65 will likely have a 40% chance of entering a nursing home. About 10% of the people who enter a nursing home will stay there 5 years or more.²



¹ Phyllis Shelton, *Long Term Care, Your Financial Planning Guide*, Kensington Publishing Corp., 2003.

² U.S. Department of Health and Human Services, Medicare.gov, "What is Long-Term Care," April 10, 2007.

³ In Indiana, Alternate Care Facility.

⁴ American Association of Homes and Services for the Aging, "Aging Services: The Facts," 2007.

Compared to many other risks in life (house fire, serious care accident, etc.), the chances of needing long term care are strikingly high – higher than many people realize. Half of Americans will need long term care either at home, in an assisted living facility,³ or in a nursing home at some point in their lifetime.¹

Because people are living longer, there is more of an exposure to long term illnesses than ever before. According to the Department of Health and Human Services, 69% of those turning 65 today will need some form of long term care, whether in the community or in a residential facility.⁴

Certainly older people are more likely to need long term care, but be assured, the need can come at any age. In fact, about 44% of people reaching age 65 are expected to enter a nursing home at least once in their lifetime.⁴ So, please continue to seek the information you need to help you make decisions about your long term care planning.

As you can see, the chances of you or your spouse needing some type of long term care services are high. Our next article will address the costs of providing that care.

Agent Name

Agency

Address

Phone

An insurance agent will contact you.

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In our next article, we'll look at the cost of Long Term Care Services.

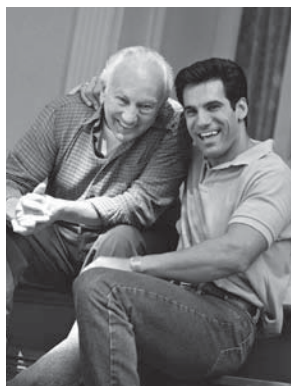
LTC: LONG TERM CARE INSURANCE

And Your Part In Making That Decision

What Is The Cost of Long Term Care Services?

Long term care services are very expensive and, due to inflation, costs are continually increasing. Importantly, these services may be needed for several years or even longer.

Bringing an aide into your home just three times a week (two to three hours per visit) to help with



dressings, bathing, preparing meals, and similar household chores can easily cost \$2,100 each month or over \$25,000 a year. Add in the cost of skilled help, such as physical therapists, and the cost can be much greater. The average annual cost for a private room in an assisted living facility* can exceed \$35,000.¹ Importantly, the majority of the nation's assisted living services are paid for with private funds.²

As a national average, a year in a nursing home is estimated to cost more than \$77,000 for a private room.¹ In some areas it is much higher.² With an average stay of 2.4 years,³ the cost of a nursing home stay today could easily be \$180,000 to \$200,000.

Average Annual Cost of Long Term Care Services

	Home Health Care ²	Assisted Living ^{4,5,*,**}	Nursing Home Care ^{2,***}		Home Health Care ²	Assisted Living ^{4,5,*,**}	Nursing Home Care ^{2,***}
Montgomery, AL	\$16,900	\$28,224	\$56,210	Louisville, KY	\$20,800	\$33,696	\$58,400
Alaska (Statewide)	\$32,500	\$39,984	\$208,050	Baton Rouge, LA	\$16,900	29,760	\$39,785
Phoenix, AZ	\$27,300	\$32,628	\$55,845	Boston, MA	\$28,600	\$50,160	\$92,710
Los Angeles, CA	\$23,400	\$29,112	\$56,940	Minneapolis, MN	\$28,600	\$33,048	\$69,715
San Francisco, CA	\$29,900	\$43,632	\$91,250	Kansas City, MO	\$23,400	\$30,924	\$48,180
Denver, CO	\$26,000	\$33,768	\$60,590	Raleigh, NC	\$24,700	\$39,024	\$56,940
CT (Hartford Area)	\$26,000	\$39,636	\$109,865	Bridgewater, NJ	\$26,000	\$62,364	\$85,775
Washington DC	\$26,000	\$49,848	\$90,155	Las Vegas, NV	\$28,600	\$31,464	\$63,145
Orlando, FL	\$20,800	\$28,548	\$69,350	New York, NY	\$20,800	\$40,452	\$121,545
Atlanta, GA	\$22,100	\$35,820	\$52,925	Portland, OR	\$26,000	\$31,152	\$65,335
Honolulu, HI	\$27,300	\$40,872	\$85,410	Philadelphia, PA	\$24,700	\$38,532	\$77,015
Chicago, IL	\$23,400	\$37,524	\$50,370	Nashville, TN	\$26,000	\$39,168	\$59,860
Indianapolis, IN	\$27,300	\$27,660	\$47,815	Houston, TX	\$20,800	\$35,940	\$43,435
IA (Des Moines Area)	\$31,200	\$31,164	\$51,830	Seattle, WA	\$20,800	\$31,068	\$79,570
Wichita, KS	\$24,700	\$33,516	\$44,895	Milwaukee, WI	\$29,900	\$35,796	\$79,570

¹ MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home and Assisted Living Costs," p 10, October 2007.

² MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home and Home Care Costs," pp 12-17, September 2006.

³ "When the Bill Comes Due - How to Plan for Rising Nursing Home Costs", Robert Powell, CBS Marketwatch.com, September 29, 2004.

⁴ There may be extra charges for ADL assistance beyond the base cost, or for Alzheimer's disease or related conditions.

⁵ MetLife Mature Market Institute, "The MetLife Market Survey of Assisted Living Costs," pp 8-10, September 2006.

* In Indiana, Alternate Care Facility.

**Private room and bath.

***Semi-private room.

Agent Name

Agency

Address

Phone

An insurance agent will contact you.

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In our next article, we'll look at who pays for Long Term Care insurance.

LTCi LONG TERM CARE INSURANCE

And Your Part In Making That Decision

Who Pays For Long Term Care?

Most long term care expenses are paid with personal or family assets. Neither traditional medical insurance nor Medicare pays for most long term care services.

If You Found Yourself Needing Long Term Care, Who Would Pay For It?

- Personal resources?
- Family?
- Perhaps the best method is to transfer the risk to private long term care insurance.

Medicare Does Not Pay for Most Long Term Care Services

Unfortunately, the role of Medicare has often been misunderstood. Medicare is designed to pay for "medically necessary" care, such as hospital and physician charges. It is not designed to pay for long term assistance with daily living activities.

- Medicare provides limited assistance for short term "skilled care" in a Medicare-approved, skilled nursing facility, but only after a 3-day hospital stay. Importantly, the large majority of nursing home care is not skilled care, so these provisions are generally not available.
- Medicare provides some assistance for home health care, but there are significant restrictions and the guidelines are continually evolving due to budgetary restraints.
- Medicare does not pay for care in an adult day care center or assisted living facility,* both preferred types of long term care.

The bottom line: Most long term care services and expenses are not covered by Medicare.

What About Traditional Health Insurance and HMO's?

Traditional health insurance policies and HMO's are similar to Medicare in that they are designed to pay for "medically necessary" care, such as hospital and physician charges. They generally do not pay for long term assistance with daily living activities.

* In Indiana, Alternate Care Facility.

What About Medicaid?

Unlike Medicare and Social Security, which are entitlement programs, Medicaid is a welfare program for the impoverished. Qualifications vary by state, but it is generally impossible for most Americans to receive Medicaid assistance until they "spend down" their resources to the qualifying level.

In some states there is a "Partnership" provision in the state Medicaid regulations that permits more favorable qualification for government assistance with long term care expenses, and permits the insured person to maintain greater ownership of assets.

There are several disadvantages of depending on Medicaid for long term care including:

- It may be difficult to find a facility in your area that accepts Medicaid patients. Many facilities do not participate in the program.
- There is a loss of independence and privacy when participating in this program. Medicaid determines where you may be cared for, and all personal banking and financial records must be disclosed.
- There is a loss of choice associated with Medicaid. In many states, Medicaid provides limited if any coverage for home health care or assisted living care, both preferred types of care.

Now that we know traditional health insurance, Medicare, and Medicaid will not cover most long term care expenses, how will you fund your care if it is needed? Our next article will address long term care insurance and how it can help meet your needs.

Agent Name

Agency

Address

Phone

An insurance agent will contact you.

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In our next article, we'll look at the benefits of Long Term Care insurance.

LTC: LONG TERM CARE INSURANCE

And Your Part In Making That Decision

What Are The Benefits Of Long Term Care Insurance?

In some situations, long term care insurance can help people avoid going to a nursing home by providing the cash necessary for other types of care.

For many families, long term care insurance is a wise consideration. Millions of Americans have already acquired this coverage, and the number of policies is growing each year. For those who qualify, long term care insurance can:

1. Assist in preserving your independent lifestyles. (Many people are concerned about having to rely on family or friends for their long term care needs.)
2. Assist in protecting your savings and assets from the high costs of long term care. (Many people are concerned about protecting their resources so they do not "outlive" their money.)
3. Assist in increasing your choices and options in both the type of care and where the care is provided. Most modern policies provide coverage for home health care, adult day care, assisted living facility* care, and nursing home care.

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Great American® Life Insurance Company

Are There Any Tax Advantages?

Yes. Several years ago, congress recognized the importance of this coverage and created federal tax incentives for qualifying policies. Many states also offer tax incentives. As a result, the majority of new long term care policies are "tax qualified." There are a number of currently proposed legislative issues before Congress that will increase the tax advantages if they are adopted.

The federal government is sending a message with these tax incentives: Americans are encouraged to consider acquiring private long term care insurance. With the aging of our society, public funding of long term care expenses is not considered possible.

Now that you understand the need to plan for your future health needs and how you can help insure against the costs, it is time to clear up some of the confusion surrounding long term care insurance. Our next article will show that long term care insurance is not as complicated as you think.



*In Indiana, Alternate Care Facility.

In our next article, you will read how Long Term Care insurance is not as complicated as many people think.

LTC: LONG TERM CARE INSURANCE

And Your Part In Making That Decision

Long Term Care Insurance Is Not As Complicated As Many People Think

Most policies are designed to pay a daily benefit to the insured when he or she receives covered services. The majority of tax qualified long term care policies on the market today consist of four key elements:

- 1. Term.** This refers to how long the insurance company will pay once you begin receiving covered care. The most popular options are "unlimited" (lifetime) plans and three year plans. Some policies express the term as a dollar value ("bucket of dollars") rather than a number of years.

Example: A \$150,000 plan with a \$100 per day maximum payout would pay for approximately 4.1 years. (\$150,000 divided by \$100 per day, divided by 365 days per year = 4.1 years of coverage.)

- 2. Daily Benefit.** This refers to how much the insurance company will pay on a daily basis.

- 3. Inflation Protection.** Because the cost of long term care is continually increasing, it is very important for policy benefits to grow over time. Most policies offer two different inflation protection options: 5% simple increase per year and 5% compound increase per year. Some policies also offer a guaranteed purchase option, where the insured is given the right to raise the policy's benefits in the future regardless of his or her health.



- 4. Elimination Period.** This refers to how soon the insurance company will start paying for your care. The most common elimination (waiting) periods are 30 days, 60 days, and 100 days. The longer you are willing to pay for your own care, the lower your premium will be.

Example: With a 60 day elimination period, you would be responsible for the first 60 days of care.

In the last few articles we have discussed how long term care can have a profound impact on retirement. Traditional funding such as health insurance, Medicare, and Medicaid, are not designed to pay for long term care. Long term care insurance can help you avoid a financial crisis in retirement. Please discuss long term care with your retirement planner.

Agent Name
Agency
Address
Phone

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We hope these articles have assisted in making an informed decision about Long Term Care insurance.

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Rate Information

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Supporting Document Schedules

Satisfied -Name:	COVER LETTER	Review Status:	
Comments:		Filed-Closed	07/23/2008
Attachment:			
AR Adv Filing Ltr.pdf			



Great American Life
Insurance Company
P.O. Box 559002
Austin, Texas 78755-9002

May 5, 2008

Shipping Address:
11200 Lakeline Blvd.
Austin, Texas 78717

Advertisement Form Filing Division
Life and Health Division
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Phone 800-880-2745
Fax 512-451-0357

RE: GREAT AMERICAN® LIFE INSURANCE COMPANY
NAIC# 63312, FEIN# 13-1935920

INVITATION TO INQUIRE

<u>NEW FORM NUMBER</u>	<u>DESCRIPTION</u>
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AIMS GA2 228 BKR 3	Article 3
AIMS GA2 228 BKR 4	Article 4
AIMS GA2 228 BKR 5	Article 5
AIMS GA2 228 BKR 6	Article 6

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4LTCIE0001-FSWP	Full Survivorship Paid Up Benefit Rider
4LTCIE0001-SWP10	Survivorship Paid Up Benefit Rider
4LTCIE0001-WEP	Waiver of Elimination Period for Home Health Care, Adult Day Care and Monthly Cash Benefit Alternative Rider
4LTCIE0001-SP	Single Premium Payment Amendatory Rider
4LTCIE0001-5PAY	5 Year Premium Payment Amendatory Rider
4LTCIE0001-10PAY	10 Year Premium Payment Amendatory Rider
4LTCIE0001-15PAY	15 Year Premium Payment Amendatory Rider
4LTCIE0001-20PAY	20 Year Premium Payment Amendatory Rider
4LTCIE0001-PU65	Paid Up at Age 65 Premium Payment Amendatory Rider
4LTCID0001-MPD	Modal Premium Disclosure
4LTCIO0003-AR	Outline of Coverage
4LTCIA0001-F (AR)	Full Application
4LTCIA0001-S (AR)	Employer/Association Application
4LTCIA0001-CPR	Conditional Premium Receipt
4LTCIE0001-OWN	Policy Ownership Rider
4LTCIA0001-OWNAPP	Supplementary Application for Designation of Policyowner

-Approved for use on 2/14/2006

Arkansas Department of Insurance

May 5, 2008

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Dear Sir or Madam,

Enclosed for your review and approval are the above referenced individual long-term care insurance advertisements. These forms are new and do not replace any forms previously approved by your department.

Please be advised that the referenced advertisements will be used to market policy form 4LTCIP0001-AR, which was approved for use on 2/14/06.

If you should have any questions regarding this submission, please feel free to call me toll-free at 1-800-880-2745, extension 8755 or fax me at (512) 451-0357. My email address is mmaclaurin@gafri.com.

Thank you in advance for your consideration.

Sincerely,



Melissa MacLaurin
Compliance Analyst